

WHAT IS CLAIMED IS:

1 1. A method for creating an electronic greeting card enclosing an
2 electronic gift, the method comprising steps of:
3 receiving selection of the electronic greeting card from a sender;
4 receiving selection of at least one of: a type of electronic gift, an amount
5 for the electronic gift, and an identifier for a receiver of the electronic gift;
6 receiving payment for the electronic gift from a money handler chosen by
7 the sender;
8 creating a code indicative of the electronic gift, whereby the code
9 facilitates redemption of the electronic gift; and
10 embedding the code in the electronic greeting card.

1 2. The method for creating the electronic greeting card enclosing the
2 electronic gift as recited in claim 1, further comprising a step of receiving a fee from the
3 money handler chosen by the sender.

1 3. The method for creating the electronic greeting card enclosing the
2 electronic gift as recited in claim 1, further comprising steps of:
3 receiving a future time from the sender; and
4 sending the electronic greeting card and embedded electronic gift to the
5 receiver at the future time.

1 4. The method for creating the electronic greeting card enclosing the
2 electronic gift as recited in claim 1, further comprising a step of receiving a delivery
3 address for delivery of the electronic gift.

1 5. The method for creating the electronic greeting card enclosing the
2 electronic gift as recited in claim 1, further comprising steps of:
3 receiving first identity verification information from the sender that is used
4 to verify the identity of a receiver of the electronic gift;
5 receiving second identity verification information from the receiver; and
6 processing the first and second identity information to validate the
7 receiver's identity.

1 6. The method for creating the electronic greeting card enclosing the
2 electronic gift as recited in claim 1, wherein the electronic gift includes at least one of: a

3 credit in a stored value fund, a foreign currency credit in the stored value fund, a prepaid
4 credit or debit card, a prepaid phone card, promotional points, airline mileage credits, a
5 gift certificate for one or more retailers, and a printed negotiable instrument.

1 7. The method for creating the electronic greeting card enclosing the
2 electronic gift as recited in claim 1, wherein the code includes a HTML link to one of a
3 target merchant for a gift certificate and the money handler.

1 8. The method for creating the electronic greeting card enclosing the
2 electronic gift as recited in claim 1, wherein the money handler includes at least one of a
3 bank, a credit card company, a debit card company, an agent location, a stored value fund,
4 an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer,
5 and a money order issuer.

1 9. The method for creating the electronic greeting card enclosing the
2 electronic gift as recited in claim 1, further comprising steps of:

3 loading the amount in a stored value fund of the receiver; and

4 a step including at least one of the following steps:

5 sending the amount to a bank account of the receiver;

6 sending the amount to a credit card or a debit card of the receiver;

7 sending the amount in a check or a money order to the receiver;

8 sending the amount to an agent location chosen by the receiver;

9 sending a telegram or a greeting card with a check or a money
10 order to the receiver; and

11 sending another electronic greeting card with another electronic
12 gift embedded therewith.

1 10. A method for generating an electronic gift for enclosing in an
2 electronic greeting card selected by a sender, the method comprising:

3 receiving selection of at least one of: a type of electronic gift, an amount
4 for the electronic gift, and an identifier for a receiver of the electronic gift;

5 receiving payment for the electronic gift from a money handler chosen by
6 the sender;

7 creating a code indicative of the electronic gift, whereby the code
8 facilitates redemption of the electronic gift; and

9 providing the code of the electronic gift for embedding in the electronic
10 greeting card.

1 11. The method for generating the electronic gift for enclosing in the
2 electronic greeting card selected by the sender as recited in claim 10, further comprising a
3 step of receiving a fee from the money handler chosen by the sender.

1 12. The method for generating the electronic gift for enclosing in the
2 electronic greeting card selected by the sender as recited in claim 10, further comprising
3 steps of:

4 receiving a future time from the sender; and
5 sending the electronic greeting card and embedded electronic gift to the
6 receiver at the future time.

1 13. The method for generating the electronic gift for enclosing in the
2 electronic greeting card selected by the sender as recited in claim 10, further comprising
3 steps of:

4 receiving first identity verification information from the sender that is used
5 to verify the identity of a receiver of the electronic gift;
6 receiving second identity verification information from the receiver; and
7 processing the first and second identity information to validate the
8 receiver's identity.

1 14. The method for generating the electronic gift for enclosing in the
2 electronic greeting card selected by the sender as recited in claim 10, wherein the
3 electronic gift includes at least one of: a credit in a stored value fund, a foreign currency
4 credit in the stored value fund, a prepaid credit or debit card, a prepaid phone card,
5 promotional points, airline mileage credits, a gift certificate for one or more retailers, and
6 a printed negotiable instrument.

1 15. The method for generating the electronic gift for enclosing in the
2 electronic greeting card selected by the sender as recited in claim 10, wherein the code
3 includes a HTML link to one of a target merchant for a gift certificate and the money
4 handler.

1 16. The method for generating the electronic gift for enclosing in the
2 electronic greeting card selected by the sender as recited in claim 10, wherein the money
3 handler includes at least one of a bank, a credit card company, a debit card company, an
4 agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an
5 electronic gift certificate issuer, and a money order issuer.

1 17. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for enclosing in the
3 electronic greeting card selected by the sender of claim 10.

1 18. A gift and greeting system for generating an electronic greeting
2 card with an electronic gift associated therewith, the system comprising:
3 an interface that receives from a sender selection of at least two of: the
4 electronic greeting card, a type of electronic gift, an amount for the electronic gift, and an
5 identifier for a receiver of the electronic gift;
6 a payment function for receiving payment for the electronic gift from a
7 money handler chosen by the sender; and
8 a redemption function for processing a code indicative of the electronic
9 gift, wherein the code is embedded in the electronic greeting card.

1 19. The gift and greeting system for generating the electronic greeting
2 card with the electronic gift associated therewith as recited in claim 17, wherein the
3 payment function receives a fee from the money handler chosen by the sender.

1 20. The gift and greeting system for generating the electronic greeting
2 card with the electronic gift associated therewith as recited in claim 17, wherein:
3 a future time is received from the sender; and
4 the electronic greeting card and embedded electronic gift are sent to the
5 receiver at the future time.

1 21. The gift and greeting system for generating the electronic greeting
2 card with the electronic gift associated therewith as recited in claim 17, wherein the code
3 indicates the at least two.

